

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JASON E. RITENOUR
JODI L RITENOUR
Debtor(s)

Case No. 19-24856GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2019.
- 2) The plan was confirmed on 02/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2020, 09/10/2021, 04/27/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/14/2023.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,499.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,720.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$138,555.37
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$138,555.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$10,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,968.26
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,468.26

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	230.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	1,676.00	1,676.18	1,676.18	683.93	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	897.00	421.69	421.69	172.06	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,184.00	1,184.06	1,184.06	483.13	0.00
CITY OF LATROBE SANITATION	Secured	560.00	NA	377.49	377.49	166.53
COMENITY BANK	Unsecured	707.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	14,436.00	15,281.83	15,281.83	15,281.83	1,652.96
CREDIT ACCEPTANCE CORP*	Secured	NA	0.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	561.00	561.31	561.31	229.03	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	700.00	NA	NA	0.00	0.00
ELIZUR CORP	Unsecured	580.00	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	2,489.00	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	85.00	NA	NA	0.00	0.00
EXCELA HEALTH LATROBE	Unsecured	146.00	NA	NA	0.00	0.00
EXCELA HEALTH MEDICAL GROUP+	Unsecured	115.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Secured	26,791.00	27,638.39	27,389.82	27,389.82	4,055.72
FIRST COMMONWEALTH BANK(*)	Secured	NA	0.00	0.00	0.00	0.00
FNB CONSUMER DISCOUNT CO	Unsecured	2,022.00	NA	NA	0.00	0.00
GREENSKY LLC(*)	Unsecured	6,791.00	6,790.64	6,790.64	2,770.78	0.00
IC SYSTEM INC**	Unsecured	155.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,450.00	3,833.00	3,833.00	3,833.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	405.50	405.50	165.46	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,681.00	2,642.60	2,642.60	1,078.26	0.00
JESSICA RITENOUR	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,068.00	3,068.33	3,068.33	1,251.97	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	1,950.00	1,950.22	1,950.22	795.75	0.00
KIA MOTOR FINANCE	Unsecured	10,191.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	119,220.00	123,320.90	34,041.94	34,041.94	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	12,866.04	9,247.57	9,247.57	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	1,400.00	679.92	679.92	0.00
LATROBE HOSPITAL	Unsecured	125.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LATROBE HOSPITAL	Unsecured	40.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,364.00	1,939.63	1,939.63	791.43	0.00
LVNV FUNDING LLC	Unsecured	2,489.00	3,689.43	3,689.43	1,505.40	0.00
LVNV FUNDING LLC	Unsecured	NA	699.30	699.30	285.34	0.00
MAGEE WOMENS HOSPITAL	Unsecured	353.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	2,157.00	2,381.92	2,381.92	971.89	0.00
MARINER FINANCE LLC	Unsecured	2,022.00	2,956.25	2,956.25	1,206.24	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,384.00	1,853.81	1,853.81	756.41	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,188.00	1,188.28	1,188.28	484.85	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	3,051.68	3,051.68	1,245.18	0.00
MIDLAND FUNDING LLC	Unsecured	481.00	481.18	481.18	196.34	0.00
NPRTO NORTH-EAST LLC	Unsecured	1,300.00	1,514.95	1,514.95	618.15	0.00
OLIPHANT USA LLC	Unsecured	7,341.00	7,340.63	7,340.63	2,995.20	0.00
PA DEPARTMENT OF REVENUE*	Priority	690.00	555.80	555.80	555.80	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	133.50	133.50	54.47	0.00
PAYPAL INC	Unsecured	37.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	10,715.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,977.00	3,677.58	3,677.58	1,500.56	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	421.00	897.05	897.05	366.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	633.00	595.02	595.02	242.79	0.00
RADIOLOGIC CONSULTANTS LTD	Unsecured	155.00	NA	NA	0.00	0.00
REGENCY FINANCE CO	Unsecured	1,748.00	NA	NA	0.00	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	288.58	288.58	0.00
SOUTHERN CREDIT ADJUSTERS INC	Unsecured	649.00	649.00	649.00	0.00	0.00
TBOM - MILESTONE	Unsecured	599.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	2,550.00	2,390.73	2,390.73	975.49	0.00
TD RETAIL CARD SERVICES	Unsecured	2,390.00	2,408.64	2,408.64	982.80	0.00
TD RETAIL CARD SERVICES	Secured	0.00	142.00	142.00	142.00	0.00
UNIFUND CORP-OH/CCR PARTNERS	Unsecured	NA	1,384.75	1,384.75	565.02	0.00
UPMC	Unsecured	35.00	NA	NA	0.00	0.00
WESTMORELAND EMERG MED SPEC	Unsecured	649.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$34,041.94	\$34,041.94	\$0.00
Mortgage Arrearage	\$9,247.57	\$9,247.57	\$0.00
Debt Secured by Vehicle	\$42,671.65	\$42,671.65	\$5,708.68
All Other Secured	\$519.49	\$519.49	\$166.53
TOTAL SECURED:	\$86,480.65	\$86,480.65	\$5,875.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,357.30	\$5,357.30	\$0.00
TOTAL PRIORITY:	\$5,357.30	\$5,357.30	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,933.86	\$23,373.95	\$0.00

Disbursements:

Expenses of Administration	<u>\$17,468.26</u>
Disbursements to Creditors	<u>\$121,087.11</u>

TOTAL DISBURSEMENTS : **\$138,555.37**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.